



**2011 Rate Renewal Exclusively for  
Harbor Springs Public Schools  
Renewal Effective 07/01/2011**

Quote #: 314731  
MESSA Field Rep: Carol Barrett  
Date Created: 05/25/2011

1475 Kendale Boulevard, PO Box 2560  
East Lansing, MI 48826-2560  
800.292.4910

PAK A - 101C Support Staff wking30+hrs		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices II	\$569.48	Single: 2	\$632.99
OV/UC/ER Copay:	\$10/\$25/\$50	\$1,279.46	2-Person: 3	\$1,422.36
RX Drug Copay:	\$10/\$20	\$1,421.46	Family: 9	\$1,580.24
Deductible:	In-\$200/\$400, Out-\$400/\$800			
Riders Included:	Adult Immunizations			
Dental:			Single: 2	\$42.33
Class I:	90%		2-Person: 3	\$78.39
Class II:	90%		Family: 9	\$130.13
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	90%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Composite:		\$93.24		
Vision:	VSP 3		Single: 2	\$7.32
			2-Person: 3	\$15.73
			Family: 9	\$23.66
Composite:		\$17.93		
Life Insurance:	\$30,000		14	
Rate/\$1000				\$0.15
Volume				\$420,000.00
Composite:		\$4.80		\$4.50
AD&D Coverage:	\$30,000		14	
Rate/\$1000				\$0.03
Volume				\$420,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$2,500		14	
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.75
Covered Salary				\$33,940.00
Composite:		\$43.00		\$42.43
Total Monthly Rate per Member - Single		\$729.35		\$730.47
Total Monthly Rate per Member - 2-Person		\$1,439.33		\$1,564.31
Total Monthly Rate per Member - Family		\$1,581.33		\$1,781.86

**PAK A COBRA RATES:**

Medical	Single	\$631.49
	2-Person	\$1,420.86
	Family	\$1,578.74

The COBRA rates for Dental and Vision are the same as the rates above.

The above rates are based on plans and enrollment as of 05/24/2011. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates.



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PAK B - 101C Support Staff wking30+hrs		2010-11 Rates	Enrollment	2011-12 Rates
Dental:			Single: 0	\$34.93
Class I:	90%		2-Person: 0	\$65.02
Class II:	90%		Family: 4	\$117.43
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	90%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Composite:		\$118.49		
Vision:	VSP 3		Single: 0	\$7.32
			2-Person: 0	\$15.73
			Family: 4	\$23.66
Composite:		\$21.21		
Life Insurance:	\$10,000		4	
Rate/\$1000				\$0.15
Volume				\$40,000.00
Composite:		\$1.60		\$1.50
AD&D Coverage:	\$10,000		4	
Rate/\$1000				\$0.03
Volume				\$40,000.00
Composite:		\$0.30		\$0.30
LTD Benefit	66 2/3% Max \$2,500		4	
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.75
Covered Salary				\$10,378.00
Composite:		\$46.75		\$45.40
Total Composite Rate per Member		\$188.35		
Total Monthly Rate per Member - Single				\$89.45
Total Monthly Rate per Member - 2-Person				\$127.95
Total Monthly Rate per Member - Family				\$188.29

PAK B COBRA RATES:

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<b>NON-PAK - 101D PTSupStfwk&lt;30hrsBefore6/97</b>		<b>2010-11 Rates</b>	<b>Enrollment</b>	<b>2011-12 Rates</b>
Medical:	Limited	\$469.11	Single: 1	\$530.43
OV/UC/ER Copay:	N/A	\$1,053.63	2-Person: 0	\$1,191.59
RX Drug Copay:	50%	\$1,170.54	Family: 0	\$1,323.82
Deductible:	\$250/\$500			
Riders Included:	None			
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Vision:	VSP 3	\$21.21	Single: 0	\$7.32
		\$21.21	2-Person: 1	\$15.73
		\$21.21	Family: 0	\$23.66
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LTD Benefit	66 2/3% Max \$2,500	\$2.50	1	
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$2.40
Covered Salary				\$1,038.00

**NON-PAK COBRA RATES:**

Medical	Single	\$528.93
	2-Person	\$1,190.09
	Family	\$1,322.32

The COBRA rates for Vision are the same as the rates above.

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<b>NON-PAK - 101E PTSupStaff wk&lt;30hrAftf6/30/97</b>		<b>2010-11 Rates</b>	<b>Enrollment</b>	<b>2011-12 Rates</b>
Vision:	VSP 3	\$20.08	Single: 3	\$7.32
		\$20.08	2-Person: 9	\$15.73
		\$20.08	Family: 22	\$23.66
LTD Benefit	66 2/3% Max \$2,500	\$2.04	34	
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$2.13
Covered Salary				\$32,585.00

**NON-PAK COBRA RATES:**

The COBRA rates for Vision are the same as the rates above.

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